

UNITED STATES BANKRUPTCY COURT
District of South Dakota

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 12/13/10.

You may be a creditor of the debtor(s). **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or online using CM/ECF (contact the clerk's office for more information regarding CM/ECF). NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Debtor(s):

Timothy Paul Crooks
13114 Custer Street
Piedmont, SD 57769

Kelly Ann Crooks
fka Kelly Ann LaFayette
fka Kelly Ann Reynolds
13114 Custer Street
Piedmont, SD 57769

Case Number:
10-50495

Social Security/Taxpayer ID Numbers:
XXX-XX-6626
XXX-XX-7232

Attorney for Debtor(s):

Stanton A. Anker
Anker Law Group, P.C.
1301 West Omaha Street, Suite 207
Rapid City, SD 57701
Telephone number: 605-718-7050

Bankruptcy Trustee:
John S. Lovald
Trustee
PO Box 421
Deadwood, SD 57732
Telephone number: 605-720-7960

Meeting of Creditors:

Date: **February 4, 2011** Time: **02:00 PM**

Location: **515 9th Street, Rm B16, Federal Building
and US Courthouse, Rapid City, SD 57702**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Discharge of Debtor(s) or to Challenge Dischargeability of Certain Debts: 4/5/11

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the property of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult an attorney to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:
225 S. Pierre St., Room 203
Pierre, SD 57501-2463
Telephone number: 605-945-4460
www.sdb.uscourts.gov

For the Court:
Frederick M. Entwistle
Clerk of the Bankruptcy Court

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: 12/13/10

SEE OTHER SIDE FOR IMPORTANT EXPLANATIONS.

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing property of the debtor(s); starting or continuing lawsuits or foreclosures; and garnishing or deducting from wages of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor(s) may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time, and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for doing so. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor(s) is (are) seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor(s). If you believe the debtor(s) is (are) not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Discharge of Debtor(s) or to Challenge Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor(s) is (are) permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor(s) must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe an exemption claimed by the debtor(s) is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor(s)' property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. You may also review them online using CM/ECF (contact the clerk's office for more information regarding CM/ECF).
Foreign Creditors	Consult an attorney familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Debtor Identification	Important notice to individual debtors: All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in the dismissal of your case.

-- Refer to Other Side for Important Deadlines and Notices --

CERTIFICATE OF NOTICE

District/off: 0869-5
Case: 10-50495

User: bdool
Form ID: b9a

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Total Noticed: 42

Date Rcvd: Dec 13, 2010

The following entities were noticed by first class mail on Dec 15, 2010.

db/db +Timothy Paul Crooks, Kelly Ann Crooks, 13114 Custer Street, Piedmont, SD 57769-7172
atty +Stanton A. Anker, Anker Law Group, P.C., 1301 West Omaha Street, Suite 207,
Rapid City, SD 57701-2421
aty Stephanie C. Bengford, Assistant U.S. Attorney, PO Box 2638, Sioux Falls, SD 57101-2638
tr +John S. Lovald, Trustee, PO Box 421, Deadwood, SD 57732-0421
ust Bruce J. Gering, 314 South Main Avenue, Suite 303, Sioux Falls, SD 57104-6462
1035050 AFNI, Inc., PO Box 3097, Bloomington, IL 61702-3097
1035049 +Affiliated Credit Services, PO Box 7739, Rochester, MN 55903-7739
1035052 +BMG, 1540 Broadway, #9W, New York, NY 10036-4039
1035053 +Capital Assistance Group, 801 East Border Street, Arlington, TX 76010-7494
1035054 Citibank S.D., N.A. - SEARS, 133200 Smith Road, Cleveland, OH 44130
1035055 Citibank South Dakota, PO Box 6283, Sioux Falls, SD 57117-6283
1035056 +Client Services, Inc., 3451 Harry Truman Boulevard, St. Charles, MO 63301-9816
1035057 Clinical Laboratory Of The Black Hills, P.O. Box 238, Rapid City, SD 57709-0238
1035058 Credit Collection Bureau, PO Box 9490, Rapid City, SD 57709-9490
1035059 +Dakota Hills Family Practice, 1420 North Tenth Street, Spearfish, SD 57783-1532
1035060 Department Of Education - Sallie Mae, 11100 USA Parkway, Fishers, IN 46037-9203
1035065 +ER Solutions, Inc., P.O. Box 9004, Renton, WA 98057-9004
1035070 IC Systems, Inc., PO Box 64378, Saint Paul, MN 55164-0378
1035071 +Karl Lustig, M.D., 1440 N. Main Street, Spearfish, SD 57783-1505
1035075 +NCO Financial Systems, Inc., Dept. 64, P.O. Box 4906, Trenton, NJ 08650-4906
1035072 National Asset Recovery Services, Inc., P.O. Box 701, Chesterfield, MO 63006-0701
1035074 +National Recovery, 2491 Paxton Street, Harrisburg, PA 17111-1036
1035076 +Northern Hills Federal Credit Union, PO Box 759, Sturgis, SD 57785-0759
1035077 +Office Of The Attorney General, 1302 East Hwy 14, Ste 1, Pierre, SD 57501-8501
1035078 +Queen City Regional Medical Clinic, 1420 North Tenth Street, Spearfish, SD 57783-1532
1035080 Sallie Mae - LSCF, 1002 Arthur Drive, Lynn Haven, FL 32444-1683
1035081 Schmid Dental Clinic Prof, LLC, 1300 Junction Avenue, Sturgis, SD 57785-1938
1035082 +South Dakota Housing Development Auth, 1719 West Main Street, Rapid City, SD 57702-2564
1035083 +State Of South Dakota, 445 East Capitol Avenue, Pierre, SD 57501-3100
1035064 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: Elan Financial Services, PO Box 108, Saint Louis, MO 63166)
1035086 +Worlds Foremost Bank, 4800 NW First Street, Ste 300, Lincoln, NE 68521-4463

The following entities were noticed by electronic transmission on Dec 13, 2010.

1035061 EDI: DISCOVER.COM Dec 13 2010 17:38:00 Discover Card, 12 Reads Way,
New Castle, DE 19720-1649
1035062 +EDI: DISCOVER.COM Dec 13 2010 17:38:00 Discover Card Financial Services, LLC, PO Box 15316,
Wilmington, DE 19850-5316
1035063 EDI: DISCOVER.COM Dec 13 2010 17:38:00 Discover Financial Services, LLC, P.O. Box 3025,
New Albany, OH 43054-3025
1035066 +EDI: RMSC.COM Dec 13 2010 17:38:00 GE Capital, PO Box 981471, El Paso, TX 79998-1471
1035067 +EDI: RMSC.COM Dec 13 2010 17:38:00 GE Money Bank, Attn: Bankruptcy Department,
P.O. Box 103104, Roswell, GA 30076-9104
1035068 EDI: HFC.COM Dec 13 2010 17:38:00 HSBC Card Services, P.O. Box 15524,
Wilmington, DE 19850
1035069 EDI: HFC.COM Dec 13 2010 17:38:00 HSBC Retail Services, PO Box 15521,
Wilmington, DE 19850-5521
1035073 +E-mail/Text: BK@nationalcreditsolutions.net National Credit Solutions,
PO Box 15779, Oklahoma City, OK 73155-5779
1035079 E-mail/Text: bklaw@qwest.com Qwest, P.O. Box 29040,
Phoenix, AZ 85038-9040
1035084 EDI: WFFC.COM Dec 13 2010 17:38:00 Wells Fargo Home Mortgage, P.O. Box 10335,
Des Moines, IA 50306-0335
1035085 +EDI: WFNNB.COM Dec 13 2010 17:38:00 World Financial National Bank, 995 West 122nd Avenue,
Westminster, CO 80234-3417

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0869-5
Case: 10-50495

User: bdool
Form ID: b9a

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2010

Signature:

A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line.